

Electronic Filing System (EFS) Data  
Electronic Patent Application Submission  
USPTO Use Only

EFS ID: 54531  
Application ID: 10654091  
Title of Invention: System and method for financial  
instrument pre-qualification and  
offering  
First Named Inventor: J. LeKachman  
Domestic/Foreign Application: Domestic Application  
Filing Date: 2003-09-04  
Effective Receipt Date: 2004-01-30  
Submission Type: Information Disclosure  
Statement  
Filing Type:  
Confirmation number: 5822  
Attorney Docket Number: 47004.000216



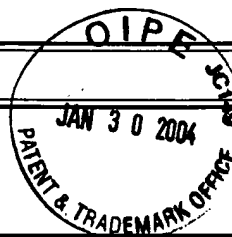
Total Fees Authorized:


Digital Certificate Holder: cn=Herbert V. Kerner,ou=Registered Attorneys,ou=Patent and  
Trademark Office,ou=Department of Commerce,o=U.S. Government,c=US  
Certificate Message Digest: 7af9aefb963552a5027114166ef62f569b7f5681

## TRANSMITTAL

Electronic Version v1.1

Stylesheet Version v1.1.0

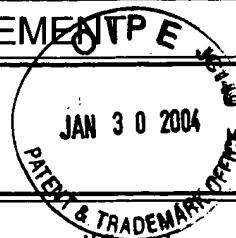


Title of Invention	System and method for financial instrument pre-qualification and offering									
Application Number: 10/654091 										
Date: 2003-09-04										
First Named Applicant: J. LeKachman										
Confirmation Number: 5822										
Attorney Docket Number: 47004.000216										
<p>I hereby certify that the use of this system is for OFFICIAL correspondence between patent applicants or their representatives and the USPTO. Fraudulent or other use besides the filing of official correspondence by authorized parties is strictly prohibited, and subject to a fine and/or imprisonment under applicable law.</p> <p>I, the undersigned, certify that I have viewed a display of document(s) being electronically submitted to the United States Patent and Trademark Office, using either the USPTO provided style sheet or software, and that this is the document(s) I intend for initiation or further prosecution of a patent application noted in the submission. This document(s) will become part of the official electronic record at the USPTO.</p>										
<table border="1"><thead><tr><th>Submitted by:</th><th>Elec. Sign.</th><th>Sign. Capacity</th></tr></thead><tbody><tr><td>Herbert V. Kerner Registered Number: 42,721</td><td>Herbert V. Kerner</td><td>Attorney</td></tr></tbody></table>			Submitted by:	Elec. Sign.	Sign. Capacity	Herbert V. Kerner Registered Number: 42,721	Herbert V. Kerner	Attorney		
Submitted by:	Elec. Sign.	Sign. Capacity								
Herbert V. Kerner Registered Number: 42,721	Herbert V. Kerner	Attorney								
<table><tr><td>Documents being submitted</td><td>Files</td></tr><tr><td>us-ids</td><td>3rdIDSfpr47004.216CAT1-usidst.xml</td></tr><tr><td></td><td>us-ids.dtd</td></tr><tr><td></td><td>us-ids.xsl</td></tr></table>			Documents being submitted	Files	us-ids	3rdIDSfpr47004.216CAT1-usidst.xml		us-ids.dtd		us-ids.xsl
Documents being submitted	Files									
us-ids	3rdIDSfpr47004.216CAT1-usidst.xml									
	us-ids.dtd									
	us-ids.xsl									
Comments										

# ELECTRONIC INFORMATION DISCLOSURE STATEMENT **PT E**

Electronic Version v18

Stylesheet Version v18.0



Title of  
Invention

System and method for financial instrument pre-qualification  
and offering

Application Number: 10/654091



Confirmation Number: 5822

First Named Applicant: J. LeKachman

Attorney Docket Number: 47004.000216

Search string: ( 5991750 or 5995947 or 6014645 or  
6029149 ).pn.

## US Patent Documents

Note: Applicant is not required to submit a paper copy of cited US Patent Documents

init	Cite.No.	Patent No.	Date	Patentee	Kind	Class	Subclass
<input type="checkbox"/>	1	5991750	1999-11-23	Watson			
<input type="checkbox"/>	2	5995947	1999-11-30	Fraser et al.			
<input type="checkbox"/>	3	6014645	2000-01-11	Cunningham			
<input type="checkbox"/>	4	6029149	2000-02-22	Dykstra et al.			

Signature

Examiner Name	Date
<input type="text"/>	<input type="text"/>